

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Priority Application Serial No.....09/093,953
 Priority Filing Date.....06/08/1998
 Inventorship.....Saliba et al.
 Priority Examiner.....L. Nguyen
 Priority Group Art Unit.....2166
 Attorney's Docket No.MS1-217USC1
 Title:..... System, Method and Program for Network User Access

J1040 U.S. PTO
 09/995278
 11/26/01

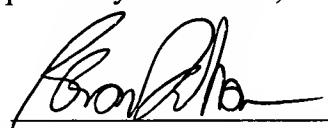

INFORMATION DISCLOSURE STATEMENT

The citations listed are submitted in compliance with the duty of disclosure defined in 37 CFR §1.56. Copies of the cited references were cited or submitted with the priority application and are therefore not submitted herewith.

The Examiner is requested to make these citations of official record in this application.

Respectfully submitted,

Date: 11/26/01

By: 
 Bradley K. DeSandro
 Reg. No. 34,521

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	AC	4,734,564	03/29/1988	Boston et al.	235	380	
	AD	4,839,504	06/13/1989	Nakano	235	379	
	AE	4,893,248	01/09/1990	Pitts et al.	364	464.01	
	AF	4,905,826	03/06/1990	Martin	206	286	
	AG	4,949,272	08/14/1990	Vanourek et al.	364	464.02	
	AH	5,206,488	04/27/1993	Teicher	235	380	
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	AS		Vandenengel, Gerry; "Cards on the Internet - Advertising on a \$3 Bill," World Card Technology, February, 1995, pp. 46-48.
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	AB	5,027,388	06/25/1991	Bradshaw et al.	379	112	
	AC	5,644,727	07/01/1997	Atkins	395	240	
	AD	3,842,248	10/15/1974	Yarnell et al.	235	156	
	AE	5,402,336	03/28/1995	Spiegelhoff et al.	364	401	
	AF	4,979,207	12/18/1990	Baum et al.	379	112	
	AG	5,570,465	10/29/1996	Tsakanikas	395	114	
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	AI	5,557,518	09/17/1996	Rosen	364	408	
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	AB	5,473,143	12/05/1995	Vak et al.	235	380	
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	AD	5,684,965	11/04/1997	Pickering	395	234	
	AE	5,223,699	06/29/1993	Flynn et al.	235	380	
	AF	4,485,300	11/27/1984	Peirce	235	380	
	AG	5,220,501	06/15/1993	Lawlor et al.	364	408	
	AH	5,283,829	02/01/1994	Anderson	380	24	
	AI	5,465,206	11/07/1995	Hilt et al.	364	406	
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	AE	5,424,938	06/13/1995	Wagner et al.	364	408	
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	AH	5,326,959	07/05/1994	Perazza	235	379	
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	AS		Kutler, Jeffrey; "Cash Card Creator Looking Beyond Mondex," February 9, 1995.
	AT		Post, David; "E-Cash: Can't Live With It, Can't Live Without It," The American Lawyer, March 1995, pp. 116-117.

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	AD	5,848,800	12/08/98	Chang	705	35	
	AE	5,091,868	02/03/98	Pickens et al.	358		
	AF	5,761,650	06/02/98	Munsil et al.	705		
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	AB	5,963,925	10/05/99	Kolling et al.	705		
	AI	5,884,288	10/26/99	Randle et al.	350		
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	AR		Gullo, Karen; "Electronic Bill Payment," American Banker, January 27, 1992.
	AS		"Management Utility Billing," July/August 1979, 5 pages.
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	AR		Briere, Oaniel and Chris Finn; "Footing the Bill," Network World, v9n21, May 25, 1992.
	AS		White, George C.; "Consumer Bill Payment - "Front End" Overview," White Papers, Inc., April 22, 1992, 3 pages.
	AT		Pence, Daniel M.; "TV Answer," Electronic Payment Products, TV Answer, Inc., Reston, Virginia, 9 pages.

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	AT		Youngblood, Dick, Staff Writer; "Some hung up about paying bills via computer," Star Tribune, Minneapolis, MN, May 23, 1993, 3 pages.

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	AS		"A Player Goes After Big Bucks in Cyberspace," American Banker, May 5, 1998
	AT		Orr, Bill; "Electronic bill paying shows signs of soaring," ABA Banking Journal, May 1997, pp. 42, 47-48, 50.
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	AS		"Sterling Commerce Announces New Consumer Payment Consolidation Software for Banks; Vector: Biller Lets Banks Solve Costly Manual Handling of Consumer Payment", Business Wire, p09160262, September 16, 1996.
	AT		Large, Jack, "Which Method Should You Settle For?", Corporate Finance; London, September 1997
	AU		Mullin, Rick, "The Upward Evolution of Batch Automation", Chemical Week, Vol. 161 Issue 37, p39, 2p, 1 graph, 4c, October 6, 1989
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	AS		Business Wire, "Just in Time Solutions Introduces BillCast Family of Products for Open Internet Billing", Business Wire, May 18, 1998
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